

<i>SERFF Tracking Number:</i>	<i>AMAX-125622281</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Association of Insurance Services</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AAIS-2008-18CP</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Properties</i>		
<i>Project Name/Number:</i>	<i>CP CW War and Military Action - Excl Endt AAIS-2008-18CP/AAIS-2008-18CP</i>		

## Filing at a Glance

Company: American Association of Insurance Services

Product Name: Commercial Properties	SERFF Tr Num: AMAX-125622281	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: AAIS-2008-18CP	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: SPI AAIS	Disposition Date: 04/28/2008
	Date Submitted: 04/24/2008	Disposition Status: Filed
Effective Date Requested (New): 09/01/2008		Effective Date (New): 09/01/2008
Effective Date Requested (Renewal):		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name: CP CW War and Military Action - Excl Endt AAIS-2008-18CP	Status of Filing in Domicile: Pending
Project Number: AAIS-2008-18CP	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 04/28/2008	
State Status Changed: 04/28/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Re: AAIS-2008-18CP

Commercial Properties Program

New Mandatory Endorsement

*SERFF Tracking Number:*      *AMAX-125622281*      *State:*      *Arkansas*  
*Filing Company:*      *American Association of Insurance Services*      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *AAIS-2008-18CP*  
*TOI:*      *01.0 Property*      *Sub-TOI:*      *01.0001 Commercial Property (Fire and Allied Lines)*  
*Product Name:*      *Commercial Properties*  
*Project Name/Number:*      *CP CW War and Military Action - Excl Endt AAIS-2008-18CP/AAIS-2008-18CP*

Dear Sir or Madam:

On behalf of our affiliated companies, the American Association of Insurance Services (AAIS) is filing a new endorsement for use with Commercial Property on a mandatory basis to replace the war exclusion contained in the Commercial Property policy.

The Filing Memorandum provides a description of the material being proposed at this time. Copies of all materials are enclosed.

We propose that the endorsement described in this filing become effective September 1, 2008. Companies will be advised to take the filing action outlined in the attached company action exhibit.

Please be advised that, upon approval, the materials that are the subject of this filing may also be provided to affiliated companies in an electronic format. We will be happy to furnish you the same materials electronically, upon request. Due to differences in printer configurations or other hardware or software differences, the appearance of the materials that are the subject of this filing may be altered slightly when produced by another system. Such alterations will be cosmetic only and will not affect the content of the filed materials.

Sincerely,

Pallavi U. Shah  
Senior Filings Specialist  
Pallavis@AAISonline.com

## **Company and Contact**

### **Filing Contact Information**

Pallavi Shah, Senior Filing Specialist  
1745 South Naperville Road  
Wheaton, IL 60187-8132

PallaviS@aaisonline.com  
(630) 681-8347 [Phone]  
(630) 681-8356[FAX]

### **Filing Company Information**

SERFF Tracking Number: AMAX-125622281 State: Arkansas  
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$100  
Company Tracking Number: AAIS-2008-18CP  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Commercial Properties  
Project Name/Number: CP CW War and Military Action - Excl Endt AAIS-2008-18CP/AAIS-2008-18CP

American Association of Insurance Services	CoCode: 31400	State of Domicile: Delaware
1745 S. Naperville Road	Group Code:	Company Type:
Wheaton, IL 60187-8132	Group Name:	State ID Number:
(630) 681-8347 ext. [Phone]	FEIN Number: 36-2021360	

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*TOI:*      *01.0 Property*      *Sub-TOI:*      *01.0001 Commercial Property (Fire and Allied Lines)*  
  
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## **Filing Fees**

*Fee Required?*      *Yes*  
*Fee Amount:*      *\$100.00*  
*Retaliatory?*      *No*  
*Fee Explanation:*  
*Per Company:*      *No*

<b>COMPANY</b>	<b>AMOUNT</b>	<b>DATE PROCESSED</b>	<b>TRANSACTION #</b>
American Association of Insurance Services	\$100.00	04/24/2008	19878683

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Llyweyia Rawlins	04/28/2008	04/28/2008

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## Disposition

Disposition Date: 04/28/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMAX-125622281 State: Arkansas  
 Filing Company: American Association of Insurance Services State Tracking Number: EFT \$100  
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 Project Name/Number: CP CW War and Military Action - Excl Endt AAIS-2008-18CP/AAIS-2008-18CP

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	CW CP Filing Memo	Filed	Yes
Supporting Document	Forms Company Action Exhibit	Filed	Yes
Form	Exclusion - War and Military Action	Filed	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Filed	Exclusion - War and Military Action	CP 0643	01 08	Endorsement/Amendment/Conditions		34.77	CP 0643 .PDF



## EXCLUSION -- WAR AND MILITARY ACTION

The policy is amended as follows:

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### PERILS EXCLUDED

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The War exclusion, wherever it appears, is deleted and replaced by the following:

#### **War and Military Action --**

"We" do not cover loss or damage caused directly or indirectly by the following:

- 1) war, including undeclared or civil war; or
- 2) warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- 3) insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

With respect to any action that comes within the "terms" of this exclusion and involves nuclear reaction or radiation or radioactive contamination, this War And Military Action Exclusion supersedes the Nuclear Hazard Exclusion.

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## Rate Information

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## Supporting Document Schedules

**Bypassed -Name:** Uniform Transmittal Document-Property & Casualty  
**Bypass Reason:** Not Applicable  
**Comments:**

**Review Status:**  
Filed 04/28/2008

**Satisfied -Name:** CW CP Filing Memo  
**Comments:**  
**Attachment:**  
CW CP Filing Memo.PDF

**Review Status:**  
Filed 04/28/2008

**Satisfied -Name:** Forms Company Action Exhibit  
**Comments:**  
**Attachment:**  
Forms Company Action Exhibit.PDF

**Review Status:**  
Filed 04/28/2008

**AMERICAN ASSOCIATION OF INSURANCE SERVICES**  
**Commercial Property -- Endorsements**  
**Filing Memorandum**

AAIS is filing a new endorsement for use with Commercial Property on a mandatory basis to replace the war exclusion contained in the Commercial Property policy.

Previously, the terrorism exclusion endorsements that addressed non-certified acts of terrorism restated the War And Military Action Exclusion. AAIS withdrew those endorsements in a previous filing, since the Terrorism Risk Insurance Program Reauthorization Act of 2007 eliminated the distinction between foreign and domestic terrorism. The War And Military Action Exclusion language initially filed in those now withdrawn non-certified acts of terrorism endorsements is now being filed under all exclusion terms of the Commercial Property policy. The anti-concurrent causation language, however, has been removed since similar language is already contained in the lead-in to the exclusions found within the Commercial Property policy.

This memorandum describes the new endorsement. A copy of the new endorsement described below is included with this filing.

**CP 0643 01 08 - EXCLUSION -- WAR AND MILITARY ACTION**

Endorsement CP 0643 01 08 replaces the war exclusions found in the Commercial Property policy.

# **AMERICAN ASSOCIATION OF INSURANCE SERVICES**

## **COMPANY ACTION EXHIBIT**

### **ARKANSAS**

#### **FORMS**

Companies that have granted AAIS filing authority for forms and endorsements for this line of insurance:

- can adopt an AAIS forms and endorsements filing, without modifications, on the effective date designated by AAIS without notifying the Arkansas Insurance Department (ARID).
- can adopt an AAIS forms and endorsements filing on an earlier effective date by notifying the ARID at least 30 days before their chosen effective date.
- can adopt an AAIS forms and endorsements filing on a later effective date by notifying the ARID at least 30 days before the effective date designated by AAIS.
- can modify an AAIS forms and endorsements filing by establishing an effective date and submitting their modifications to the ARID at least 30 days before their chosen effective date.
- can choose not to adopt an AAIS forms and endorsements filing by notifying the ARID on or before the effective date designated by AAIS.

Companies that have not granted AAIS filing authority for forms and endorsements for this line of insurance:

- can adopt an AAIS forms and endorsements filing by establishing an effective date and making a reference filing with the ARID at least 30 days before their chosen effective date.

Include the AAIS and state file numbers in all correspondence with the ARID.